

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-11270-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jeffrey M. Keiser  
12 N Fredericksburg Ave  
Ventnor City, NJ 08406-1934

Social Security No.:  
xxx-xx-8954

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 1/22/2017 and a confirmation hearing on such Plan has been scheduled for 3/14/2018.

The debtor filed a Modified Plan on 3/12/2018 and a confirmation hearing on the Modified Plan is scheduled for 4/18/2018 @ 10:00AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: March 15, 2018

JAN: lgr

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Jeffrey M. Keiser  
DebtorCase No. 17-11270-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 186Page 1 of 3  
Total Noticed: 82

Date Rcvd: Mar 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2018.

db Jeffrey M. Keiser, 12 N Fredericksburg Ave, Ventnor City, NJ 08406-1934  
 aty +Flaster/Greenberg PC, 1810 W. Chapel Avenue, 1810, Cherry Hill, NJ 08002-4606  
 cr +Investors Bank, c/o Robert L Saldutti, Esquire, Saldutti Law Group, 800 N Kings Highway,  
 Suite 300, Cherry Hill, NJ 08034-1511  
 cr +PFS Financial 1, LLC, 7990 IH 10 West, Suite 200, San Antonio, TX 78230-4786  
 r +Weichert Realtors, 107 Taunton Blvd., Medford, NJ 08055-3475  
 516821682 +41 Grove Street Building, LLC, 41 Grove Street, Haddonfield, NJ 08033-1200  
 516821683 American Express, PO Box 1270, Attn: Barbara Rietbers, Esq., Newark, NJ 07101-1270  
 516821684 American Express (Gold), PO Box 1270, Attn: Barbara Rietbers, Esq.,  
 Newark, NJ 07101-1270  
 516657993 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516647872 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 516603670 Amex, PO Box 650448, Dallas, TX 75265-0448  
 516821686 +Ardec Capital Solutions Corp., c/o, James J. Brady, 9 Glenn Head Road,  
 Glen Head, NY 11545-1412  
 516821687 Aviator Mastercard, Card Services, PO Box 8802, Wilmington, DE 19899-8802  
 516603671 BANK of America, Bank of America, PO Box 15019, Wilmington, DE 19850-5019  
 516603672 Barclays BANK of Delaware, 100 S West St, Wilmington, DE 19801-5015  
 516821688 Becket & Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
 516603673 Brooks Brothers CBNA, PO Box 6403, Sioux Falls, SD 57117-6403  
 516603674 CBNA, Citibank Customer Service, PO Box 65006, Sioux Falls, SD 57117  
 516700715 CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368,  
 Greenville, SC 29603-0368  
 516821695 CW Nexus Credit Card Holdings, LLC, Resurgent Capital Services, PO Box 10368,  
 Greenville, SC 29603-0368  
 516603675 Chase, Cardmember Services, PO Box 94014, Palatine, IL 60094-4014  
 516821689 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 516821690 Chase Sapphire, PO Box 15298, Wilmington, DE 19850-5298  
 516821691 Citco (Synchrony Bank), PO Box 965003, Orlando, FL 32896-5003  
 516603676 Citgo, CITGO Petroleum Corporation, PO Box 4689, Houston, TX 77210-4689  
 516603677 Citi, AT&T Universal Card,, PO Box 9001037, Louisville, KY 40290-1037  
 516821694 CitiMortgage, PO Box 79005, Saint Louis, MO 63195-6319  
 516821692 Citicard, PO Box 9001037, Louisville, KY 40290-1037  
 516603678 Citimortgage, PO Box 9001067, Louisville, KY 40290-1067  
 516745989 Citimortgage, Inc., P O Box 6030, Sioux Falls, SD 57117-6030  
 516603679 Comcast, PO Box 1259, Oaks, PA 19456-1259  
 516829710 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 516821700 +Edward Hanratty, Esquire, 1 West Main Street, Freehold, NJ 07728-2209  
 516603681 Euclid Ave Equitie, 76 E Euclid Ave Fl 2, Haddonfield, NJ 08033-2330  
 516821701 +Euclid Avenue Equities, 76 Euclid Avenue, Haddonfield, NJ 08033-2330  
 516879033 +Euclid Avenue Euties, Barbara E. Riefberg, Esq, Shimberg & Friel, PC,  
 20 Brace Road, Suite 350, Cherry Hill, NJ 08034-2646  
 516821702 +Home Depot/Citi, PO Box 790040, Saint Louis, MO 63179-0040  
 516821703 +Honig & Greenberg, LLC, 1949 Berlin Road, #200, Cherry Hill, NJ 08003-3737  
 516603683 +Investors Bank, 101 Wood Ave S, Iselin, NJ 08830-2750  
 516635966 +Investors Bank, Successor by Merger to Roma Bank, c/o Saldutti Law Group,  
 800 Kings Hwy. North, Suite 300, Cherry Hill, NJ 08034-1511  
 516603684 Iron Mountain Shared Services, c/o Tenaglia & Hunt, 395 W Passaic St Ste 205,  
 Rochelle Park, NJ 07662-3016  
 516821707 +Jewish Federation of South New Jersey, Jennifer Dubrow Weiss, CEO, 1301 Springdale Road,  
 Cherry Hill, NJ 08003-2763  
 516821708 +Joseph Sicinski, AVP, Investors Bank, 205 N. Washington Avenue, Dunellen, NJ 08812-1245  
 516821709 +Lawyers Funding Group, Inc., c/o, Alan Ziebelman, Esquire, 2 Penn Center, Suite 1700,  
 1500 JF Kennedy Blvd., Philadelphia, PA 19102-1710  
 516863389 +Lawyers Funding Group, LLC, 1500 JFK Blvd., Suite 1030, Philadelphia, PA 19102-1731,  
 Attn: Alan Ziebelman, Esquire  
 516603685 MAcy's, PO BOX 7888-16, San Francisco, CA 94120  
 516821710 Macy's, PO Box 183083, Columbus, OH 43218-3083  
 516821711 +Macy's, PO Box 790040, Saint Louis, MO 63179-0040  
 516821712 +Marlin Business Bank, PO Box 13604, Philadelphia, PA 19101-3604  
 516821713 +Merrick Bank, PO Box 9211, Old Bethpage, NY 11804-9011  
 516603687 NJ Division of Taxation, 50 Barrack St, Trenton, NJ 08608-2006  
 516849464 +++PFS Financial 1, LLC, Honig & Greenberg, LLC, 1949 Berlin Road, Suite 200,  
 Cherry Hill NJ 08003-3737  
 516821716 +Paul Granski, VP, Investors Bank, 101 JFK Parkway, Short Hills, NJ 07078-2793  
 516821717 Pitney Bowes, PO Box 37184, Pittsburgh, PA 15250-7874  
 516821718 Presbyterian Hosptial, Patient Accounts, 591 N. 39th, Philadelphia, PA 19104  
 516603688 SOS LLC, 1628 Route 206 Ste C, Tabernacle, NJ 08088-8724  
 516821722 +SOS/LLC/Grounds Crew of NJ, 364 Medford Lakes Road, Medford Lakes, NJ 08088-9159

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516730239 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
516821719 +Saldutti Law Group, Rebecca K. McDowell, Esquire, 800 North Kings Highway North,  
Suite 300, Cherry Hill, NJ 08034-1511  
516821720 +Sandra Keiser, 12 N Fredericksburg Ave, Ventnor City, NJ 08406-1934  
516821721 +Shimberg & Friel, P.C., 20 Brace Road, Suite 350, Cherry Hill, NJ 08034-2646  
516603691 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota, Toyota Financial Services., PO Box 5855,  
Carol Stream, IL 60197-5855)  
516821723 The Hartford, PO Box 660916, Dallas, TX 75266-0916  
516821726 Toyota Asset Protection Dept., PO Box 2958, Torrance, CA 90509-2958  
516821727 +Toyota Financial Services (Bankr), PO Box 8026, Cedar Rapids, IA 52408-8026  
516821728 +Toyota Lease Trust, PO Box 9013, Addison, TX 75001-9013  
516648452 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013  
516821729 U.P.H.S. PPMC Patient Pay, PO Box 824314, Philadelphia, PA 19182-4314  
516821730 +Valero (DSRM Bank, N.A.), PO Box 631, Amarillo, TX 79105-0631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 15 2018 23:18:10 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 15 2018 23:18:05 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516603680 E-mail/Text: mrdiscen@discover.com Mar 15 2018 23:17:17 Discover, Discover Card Services,  
PO Box 30395, Salt Lake City, UT 84130-0395  
516612425 E-mail/Text: mrdiscen@discover.com Mar 15 2018 23:17:17 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
516821698 E-mail/Text: cio.bncmail@irs.gov Mar 15 2018 23:17:31 Department of the Treasury,  
Bureau of the Fiscal Service, PO Box 1686, Birmingham, AL 35201-1686  
516603686 E-mail/Text: bkr@cardworks.com Mar 15 2018 23:17:10 Merrick Bank,  
Merrick Bank Customer Service, PO Box 9201, Old Bethpage, NY 11804-9001  
516821715 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 15 2018 23:35:47  
Ms. Valerie Smith, Esquire, Sr. Mgr., Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
516863408 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 15 2018 23:20:53  
Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Red, POB 41067,  
Norfolk VA 23541  
516863410 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 15 2018 23:20:13  
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,  
Norfolk VA 23541  
516653021 +E-mail/PDF: gecsed@recoverycorp.com Mar 15 2018 23:20:44 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
516603689 E-mail/Text: bankruptcy@td.com Mar 15 2018 23:18:13 TD Bank, TD Bank, N.A. ME2-001-033,  
PO Box 1190, Lewiston, ME 04243-1190  
516821725 +E-mail/Text: pcapasso@medfordtownship.com Mar 15 2018 23:18:44 Township of Medford,  
Tax Collector's Office, 17 N. Main Street, Attn: Patricia Capasso, Tax Collector,  
Medford, NJ 08055-2411  
516603690 E-mail/Text: pcapasso@medfordtownship.com Mar 15 2018 23:18:44 Township of Medford,  
17 N Main St, Medford, NJ 08055-2411

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516821714 Michael Ferrara  
516821685\* American Express Centurion Bank, c/o Becket & Lee LLP, PO Box 3001,  
Malvern, PA 19355-0701  
516821693\* CitiMortgage, PO Box 9001067, Louisville, KY 40290-1067  
516821696\* Department of the Treasury, Internal Revenue Service, PO Box 8208,  
Philadelphia, PA 19101-8208  
516821699\* Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025  
516821697\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Department of the Treasury, Internal Revenue Service,  
Cincinnati, OH 45999-0030)  
516821704\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
516938662\* Internal Revenue Service, P.O. Box 7317, Philadelphia PA 19101-7317  
516603682\* Internal Revenue Service, PO Box 8208, Philadelphia, PA 19101-8208  
516821705\* Internal Revenue Service, Bankruptcy Specialist, PO Box 7346, Philadelphia, PA 19101-7346  
516821706\* +Investors Bank, 101 Wood Avenue S, Iselin, NJ 08830-2750  
516821724\* Township of Medford, 17 N. Main Street, Medford, NJ 08055-2411

TOTALS: 1, \* 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 186

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2018 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor PFS Financial 1, LLC agreenberghgllclaw.com,  
Aholmes@hgllclaw.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
E. Richard Dressel on behalf of Attorney Flaster/Greenberg PC  
rick.dressel@flastergreenberg.com, erika.letteri@ecf.inforuptcy.com  
E. Richard Dressel on behalf of Debtor Jeffrey M. Keiser rick.dressel@flastergreenberg.com,  
erika.letteri@ecf.inforuptcy.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
James Patrick Shay on behalf of Creditor CitiMortgage, Inc. james.shay@phelanhallinan.com  
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com  
Nicholas V. Rogers on behalf of Creditor CitiMortgage, Inc. nj.bkecf@fedphe.com  
Rebecca K. McDowell on behalf of Creditor Investors Bank rmcowell@slgcollect.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com  
TOTAL: 12